

HUMANA / INOVA UPDATE

As you may be aware through recent correspondence from Humana, Inova will be terminating their contractual relationship with Humana in March of 2014. The letter you received is a notice required by the Centers for Medicare & Medicaid Services (CMS) and unfortunately does not include additional information that is equally important to you. We have been working with Inova, Humana and CIGNA to better understand this change and the effect on Loudoun County Government retirees.

Humana's provider contracting team has received communication from the Director in Payor Relations and Contracting for Inova Health System reiterating Inova's commitment to seeing Humana members after the contract termination becomes effective on March 8, 2014. Loudoun County retirees will not see any change in coverage. The Humana Medicare Advantage Plan has the same benefits for both in- and out-of-network. Additionally, Inova will continue to bill Humana for services and continues to accept Medicare assignment so they will not balance bill.

Humana has posted an alert for their customer service representatives specific to Loudoun County retirees. The alert advises their customer service to reassure Loudoun County retirees that you can still seek treatment from Inova facilities with no impact to your cost.

If you have a question about your Humana coverage, please refer to the 2014 Humana Benefits Summary ([available here](#)) or call Humana directly at 1-866-396-8810. If you are seen at an Inova facility or admitted to an Inova hospital, your benefits will be verified by Humana when the provider calls to confirm your benefits.

Read on for [frequently asked questions](#) regarding this notice.

Frequently Asked Questions about the Humana / Inova Notice

- Q. Will I have to find another local hospital or facility for medical care starting March 2014?**
A. No. Inova will continue to provide services to those with the Humana Medicare Advantage Plan and cannot deny services to any individual in need of emergency care.
- Q. After March 2014, when I receive services from Inova, how are the claims handled for services?**
A. Inova will continue to file claims with Humana for services and continues to accept Medicare assignment.
- Q. Will I be balanced billed for services from Inova after my Humana plan pays?**
A. Since Inova agrees to Medicare's approved amount as payment in full, they cannot require the patient to pay the difference.
- Q. Will my coverage levels change after March 2014?**
A. No. The Humana Medicare Advantage Plan has the same benefits for both in- and out-of-network coverage.
- Q. Do I need to have any special documentation with me when I receive service or if I'm admitted to an Inova facility?**
A. If you are seen at an Inova facility or admitted to an Inova hospital, your benefits will be verified by Humana when the provider calls to confirm your benefits. As usual you should have your insurance card with you for verification.
- Q. My primary care physician only participates with Inova facilities; will I have to change doctors?**
A. No. Physicians connected to Inova will continue their normal billing procedures. Humana Medicare Advantage Plan has the same benefits for both in- and out-of-network coverage.
- Q. I have questions about my Humana coverage, who should I contact?**
A. Please refer to the 2014 Humana Benefits Summary ([available here](#)) or call Humana directly at 1-866-396-8810.
- Q. There is a rumor that Winchester Hospital is merging with Inova. If that is true what does that mean for me?**
A. Inova has not confirmed this. However, even if a merger were to occur, your benefits through the Humana Medicare Advantage Plan would not be affected.